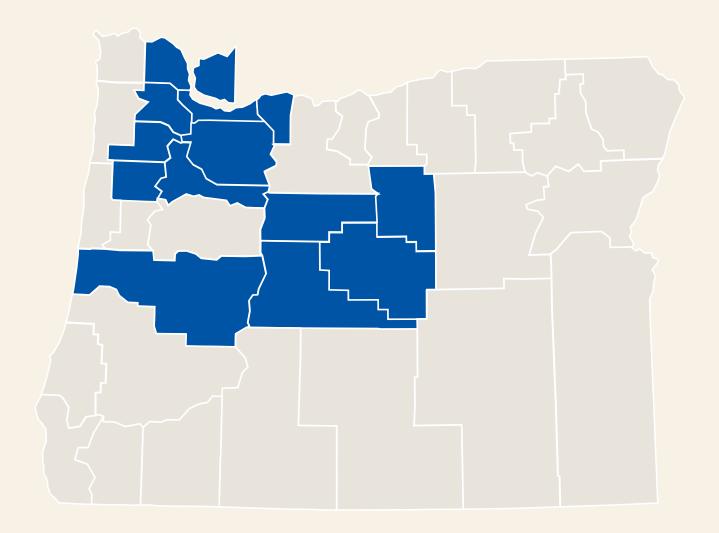


# 2023 Providence Medicare

# Service Area Map

Clackamas, Columbia, Crook, Deschutes, Hood River, Jefferson, Lane, Marion, Multnomah, Polk, Washington, Wheeler and Yamhill counties in Oregon and Clark County in Washington

- + Providence Medicare Focus Medical (HMO)
- + Providence Medicare Reverence Medical (HMO-POS)



Visit **ProvidenceTrueHealth.com/plan** for more information and to find other plans available in your area.



# Providence Medicare Advantage Plans - Part C

	Providence Med Reverence (HMC	Providence Medicare Focus Medical (HMO)	
Monthly premium	\$51		\$128
	In-network	Out-of-network	In-network
Medical deductible	\$0	\$0	\$0
Out-of-pocket maximum	\$4,500	\$10,000 combined	\$3,400
Benefits	You	pay	You pay
Doctor office visit (PCP)	\$15	\$25	\$0
Specialist visit	\$30 \$50 no referral	\$50	\$20
Preventive care	\$0	30%	\$0
Inpatient hospital	Days 1-6: \$300/day Day 7 and beyond: \$0/day	30%	Days 1-5: \$250/day Day 6 and beyond: \$0/day
Skilled nursing facility	Days 1-20: \$0 Days 21-100: \$160/day	30%	Days 1-20: \$0 Days 21-100: \$150/day
Outpatient surgery	\$250 Ambulatory \$250 Hospital	30%	\$200 Ambulatory \$250 Hospital
Diabetic supplies	\$0 - 20%	30%	\$0 - 20%
Lab	\$0	30%	\$0
X-ray	\$15	30%	\$0
Outpatient diagnostic tests & procedures	20%	30%	20%
Alternative care Chiropractic Acupuncture Naturopathy	(\$500 maximum) \$20 \$30 \$30	No coverage	(\$500 maximum) \$20 \$20 \$20
Therapy: PT, OT, ST	\$30	30%	\$20
Durable medical equipment	20%	30%	20%
Home health	\$0	30%	\$0
Telehealth**	\$15 PCP \$30 Specialist	\$25 PCP \$50 Specialist	\$0 PCP \$20 Specialist
	Worldwide coverage		Worldwide coverage
Urgent care	\$50		\$50
Emergency room*	\$90		\$70
Ambulance (ground or air)	\$250 one way		\$250 one way

<sup>\*</sup>Copay waived if you are admitted to the hospital within 24 hours for the same condition.

Other charges and limits may apply. Please refer to Evidence of Coverage for more information. Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

Providence Health Assurance is an HMO, HMO-POS and HMO SNP with Medicare and Oregon Health Plan contracts. Enrollment in Providence Health Assurance depends on contract renewal.

<sup>\*\*</sup>You will pay the cost sharing that applies to the services.

# Dental, hearing, vision and more

	Providence Medicare Reverence (HM0-P0S)	Providence Medicare Focus Medical (HMO)
Preventive dental	\$0	\$0
Routine eye exams	Up to \$75 allowance per year	Up to \$75 allowance per year
Prescription eyeglasses or contact lenses*	\$250 allowance per year	\$250 allowance per year
Routine hearing exam (one per year)**	\$0 copay	\$0 copay
Hearing aids (two per year)	\$399 or \$699 per hearing aid	\$399 or \$699 per hearing aid
Over-the-counter allowance	\$75 allowance per quarter	\$75 allowance per quarter
Post discharge meals	\$0 - two meals per day for 14 days	\$0 - two meals per day for 14 days
Medical alert system	\$0	\$0
Fitness center membership***	\$0	\$0
Wigs for hair loss related to chemotherapy	20% for synthetic 1 wig per year	20% for synthetic 1 wig per year

<sup>\*</sup>You are responsible for any cost above the allowance for routine eye exams, prescription eyeglasses or contact lenses.

\*\*You must see a TruHearing provider. Other charges and limits may apply.

\*\*\*Premium fitness network is available for an additional cost per month.

# 2023 Optional Supplemental Dental Benefits

## Plans that include Basic or Enhanced option:

Providence Medicare Reverence (HMO-POS), Providence Medicare Focus Medical (HMO)

Benefits include: Preventive (See EOC Chapter 4) and Comprehensive Dental	Basic		Enhanced		
Monthly premium	\$32.50		\$45.10		
Plan benefits	In-network member responsibility	Out-of-network member responsibility*	In-network member responsibility	Out-of-network member responsibility*	
Office visit copay	No c	opay	No c	No copay	
Annual deductible <sup>1</sup>	\$50	\$150	\$50	\$150	
Annual maximum	\$1,0	000	\$1,!	500	
Waiting periods	No	ne	No	ne	
Provider network	Any license	ed dentist²	Any licensed dentist <sup>2</sup>		
Out-of-network reimbursement	Maximum allowable charge		Maximum allowable charge		
Diagnostic and Preventive Services					
Oral examinations <sup>3</sup>	\$0	20%	\$0	20%	
Bitewing X-rays <sup>4</sup>	\$0	20%	\$0	20%	
Panoramic and other diagnostic X-rays <sup>5</sup>	\$0	20%	\$0	20%	
<b>Comprehensive Dental Serv</b>	rices				
Basic fillings and simple extractions	50%	60%	50%	60%	
Dentures	50% 60% \$250 Lifetime Denture Benefit		50% \$250 Lifetime I	60% Denture Benefit	
Crowns and bridges	50% 60% \$100 limit per tooth per year		50% \$500 limi	60% t per year	
Oral surgery	Not covered		50%	60%	
Endodontics (root canals)	Not covered		50%	60%	
Periodontics (deep cleaning)	Not covered		50%	60%	

<sup>\*</sup>Important notes: Members may use any licensed dentist. Non-Medicare dentists may charge more than the amount allowed by Providence Medicare Advantage Plans. If this happens, they may send members a "balance bill" for the difference between their charged amount and the amount paid by the plan.

Providence Health Assurance is an HMO, HMO-POS and HMO SNP with Medicare and Oregon Health Plan contracts. Enrollment in Providence Health Assurance depends on contract renewal.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

<sup>&</sup>lt;sup>1</sup>Deductibles are waived for diagnostic and preventive services

<sup>&</sup>lt;sup>2</sup> Seeking care from a participating in-network dentist will reduce out-of-pocket costs and prevent a balance bill

<sup>&</sup>lt;sup>3</sup>Oral Examination – limited to two per calendar year (you may receive two periodic oral evaluations or one periodic oral evaluation and one problem-focused oral evaluation per calendar year)

<sup>&</sup>lt;sup>4</sup> Bitewing or Periapical X-rays – limited to two per calendar year

<sup>&</sup>lt;sup>5</sup> Full mouth and Panoramic X-ray – limited to once every 60 months

# Pre-Enrollment Checklist



Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 503-574-8000 or 1-800-603-2340 (TTY: 711), 8 a.m. to 8 p.m. (Pacific Time), seven days a week.

## **Understanding the Benefits**

(V)	The Evidence of Coverage (EOC) provides a complete list of all coverage and services.
	It is important to review plan coverage, costs, and benefits before you enroll. Visit
	ProvidenceHealthAssurance.com/EOC or call 503-574-8000 or 1-800-603-2340 (TTY: 711) to
	view a copy of the EOC.

- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

# **Understanding Important Rules**

- In addition to your monthly plan premium (including \$0 premium plans), you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month. The Part B premium is covered for full-dual enrollees who are eligible for Providence Medicare Dual Plus (HMO D-SNP).
- Benefits, premiums, and/or copayments/co-insurance may change every year.
- When selecting an HMO product, remember that except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- Our HMO-POS plans allow you to see providers outside of our network (non-contracted providers). However, while we will pay for certain covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher copay for services received by non-contracted providers.
- Providence Medicare Dual Plus (HMO D-SNP) is a dual eligible special needs plan (D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid.
- Effect on current coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.

H9047\_2023MK\_PHA103\_C MDC-462C



# 2023 MEDICARE ADVANTAGE ENROLLMENT REQUEST FORM

#### Who can use this form?

People with Medicare who want to join a Medicare Advantage Plan

#### To join a plan, you must:

- + Be a United States citizen or be lawfully present in the U.S.
- + Live in the plan's service area

**Important:** To join a Medicare Advantage Plan, you must also have both:

- + Medicare Part A (Hospital Insurance)
- + Medicare Part B (Medical Insurance)

#### When do I use this form?

You can join a plan:

- + Between October 15-December 7 each year (for coverage starting January 1)
- + Within 3 months of first getting Medicare
- + In certain situations where you're allowed to join or switch plans

Visit **Medicare.gov** to learn more about when you can sign up for a plan.

# What do I need to complete this form?

- + Your Medicare Number (the number on your red, white, and blue Medicare card)
- + Your permanent address and phone number

**Note:** You must complete all items in Section 1. The items in Section 2 are optional — you can't be denied coverage because you don't fill them out.

#### **Reminders:**

- If you want to join a plan during fall open enrollment (October 15-December 7), the plan must get your completed form by December 7.
- + Your plan will send you a bill for the plan's premium. You can choose to sign up to have your premium payments deducted from your bank account or your monthly Social Security (or Railroad Retirement Board) benefit.

### What happens next?

Submit your completed and signed form using one of the three options below:

Providence Medicare Advantage Plans

P.O. Box 5548

Portland, OR 97228-5548

Scan and fax pages to:

503-574-8653

Scan and email pages to:

#### provMedicare@providence.org

Once they process your request to join, they'll contact you.

### How do I get help with this form?

Call Providence Medicare Advantage Plans at **503-574-6508** or **1-855-234-2495**. TTY users can call **711**.

Or, call Medicare at **1-800-MEDICARE** (**1-800-633-4227**). TTY users can call **1-877-486-2048**.

En español: Llame a Providence Medicare Advantage Plans al 503-574-6508 or 1-855-234-2495/TTY: 711 o a Medicare gratis al 1-800-633-4227 y oprima el 2 para asistencia en español y un representante estará disponible para asistirle.

# Individuals experiencing homelessness

If you want to join a plan but have no permanent residence, a Post Office Box, an address of a shelter or clinic, or the address where you receive mail (e.g., social security checks) may be considered your permanent residence address.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1378. The time required to complete this information is estimated to average 20 minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

# IMPORTANT Do not send this form or any items with your personal information (such as claims, payments, medical records, etc.) to the PRA Reports Clearance Office. Any items we get that aren't about how to improve this form or its collection burden (outlined in OMB 0938-1378) will be destroyed. It will not be kept, reviewed, or forwarded to the plan. See "What happens next?" on this page to send your completed form to the plan.

Section 1 – All fields on this page are required (unless marked optional)				
Select the plan you want to	join:			
Providence Medicare Focus I (HMO) - \$128 per month		dence Medicare Reverence -POS) - \$51 per month		
To enroll in an Optional plan you want to join:	Supplemental Dental	Plan*, please select the		
Basic: \$32.50 per month.	☐ Enhan	<b>ced:</b> \$45.10 per month.		
supplemental dental plan premiu	nce Medicare Advantage Plans In selected. Additionally, I unde Im in order to maintain my cove			
FIRST name	LAST name	Middle Initial (Optional)		
Birth date (MM/DD/YYYY)	SEX: Male Female	( ) – Phone number		
Permanent Residence street add	dress (Don't enter a PO Box)			
City	County (Optional)	State ZIP code		
Mailing address, if different from	n your permanent address (PO I	Box allowed):		
Street Address				
City	State	ZIP code		
Your Medicare informat	tion:			
Medicare Number	Hospital (Part A) Effective Date (Optic	Medical (Part B) onal) Effective Date (Optional)		

Answer these important questions:			
Will you have other coverage in addition to Providence Medicare Advantage Plans? Yes No Some individuals may have other coverage, including other private insurance, TRICARE, Federal employee health benefits coverage, VA benefits, or State pharmaceutical assistance programs.  If "yes," please list your other coverage and your identification (ID) number for this coverage.			
Name of other coverage			
ID number for this coverage Group number for this coverage  Check all that apply:   Medical Vision Dental Prescription			

# IMPORTANT: Read and sign below:

- + I must keep both Hospital (Part A) and Medical (Part B) to stay in Providence Medicare Advantage Plans.
- + By joining this Medicare Advantage Plan I acknowledge that Providence Medicare Advantage Plans will share my information with Medicare, who may use it to track my enrollment, to make payments, and for other purposes allowed by Federal law that authorize the collection of this information (see Privacy Act Statement below).
- + Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.
- + I understand that I can be enrolled in only one MA plan at a time and that enrollment in this plan will automatically end my enrollment in another MA plan (exceptions apply for MA PFFS, MA MSA plans).
- + The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.
- + I understand that when my Providence Medicare Advantage Plans coverage begins, I must get all of my medical and prescription drug benefits from Providence Medicare Advantage Plans. Benefits and services provided by Providence Medicare Advantage Plans and contained in my Providence Medicare Advantage Plans "Evidence of Coverage" document (also known as a member contract or subscriber agreement) will be covered. Neither Medicare nor Providence Medicare Advantage Plans will pay for benefits or services that are not covered.
- + I understand that my signature (or the signature of the person legally authorized to act on my behalf) on this application means that I have read and understand the contents of this application. If signed by an authorized representative (as described above), this signature certifies that:
  - 1) This person is authorized under State law to complete this enrollment, and
  - 2) Documentation of this authority is available upon request by Medicare.

Signature	
If you are the authorized	representative, sign above and fill out these fields:
Name ( ) -	Address
Phone number	Relationship to enrollee
AGENT USE ONLY	
AGENT NAME	DATE  REQUESTED DATE OF
NPN #	COVERAGE

Section 2 - All fields on this page are optional		
Answering these questions is your choice. You can't be denied coverage because you don't fill them out.		
Are you Hispanic, Latino/a, or Spanish origin? Select all that apply.  No, not of Hispanic, Latino/a, or Spanish origin Yes, Mexican, Mexican American, Chicano/a Spanish origin Yes, Puerto Rican I choose not to answer.  Yes, Cuban		
What's your race? Select all that apply.  American Indian or Alaska Native Japanese Vietnamese  Asian Indian Korean White  Black or African American Native Hawaiian Ichoose not to answer.  Chinese Other Asian  Filipino Other Pacific Islander  Guamanian or Chamorro Samoan		
List your Primary Care Provider (PCP), clinic, or health center:  If you do not provide a PCP, one will be assigned.		
Select one if you want us to send you information in an accessible format.  Braille Large print Audio CD  Please contact Providence Medicare Advantage Plans at 1-800-603-2340 or 503-574-8000 if you need information in an accessible format other than what's listed above. Our office hours are seven days a week, 8 a.m. to 8 p.m. (Pacific Time). TTY users can call 711.		
Do you work?  Does your spouse work?  Yes No		

Paying your plan premiums  You can pay your monthly plan premium by mail each month. You can also choose to pay your premium by having it automatically taken out of your Social Security or Railroad Retirement Board (RRB) benefit each month.			
Please select a premium payment option:			
Get a monthly bill – Once you receive your first bill, you can choose a different payment option:			
+ You can pay by credit/debit card or checking/savings account: One-time or recurring payments can be made via your myProvidence account at myProvidence.com or through the Providence website at providence.org/premiumpay.			
+ You can pay by phone: Self Service is available 24 hours a day, 7 days a week, at 1-844-791-1468, TTY: 711.			
Automatic deduction from your monthly Social Security or Railroad Retirement Board (RRB) benefit check.			
I get monthly benefits from: $\square$ Social Security $\square$ RRB			
(The Social Security/RRB deduction may take two or more months to begin after Social Security or RRB approves the deduction. You may receive an invoice for the first few months before the withholding begins. If Social Security or RRB does not approve your request for automatic			

#### PRIVACY ACT STATEMENT

The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) Plans, improve care, and for the payment of Medicare benefits. Sections 1851 of the Social Security Act and 42 CFR §§ 422.50 and 422.60 authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

deduction, we will send you a letter and paper bill for your monthly premiums.)

# Attestation of Eligibility for an Enrollment Period

Typically, you may enroll in a Medicare Advantage plan only during the Annual Enrollment Period from October 15 through December 7 of each year. There are exceptions that may allow you to enroll in a Medicare Advantage plan outside of this period.

Please read the following statements carefully and check the box if the statement applies to you.

By checking any of the following boxes you are certifying that, to the best of your knowledge, you are eligible for an Enrollment Period. If we later determine that this information is incorrect, you may be disenrolled. I recently had a change in my Medicaid I am new to Medicare. (newly got Medicaid, had a change in level I am leaving employer or union coverage on of Medicaid assistance, or lost Medicaid) on (insert date):\_\_\_\_ /\_\_\_ \_\_/\_\_\_\_ (insert date): \_\_\_\_ /\_\_\_ \_\_\_/\_\_\_\_ I recently had a change in my Extra Help ☐ I belong to a pharmacy assistance program paying for Medicare prescription drug provided by my state. coverage (newly got Extra Help, had a ☐ I recently left a PACE program on change in the level of Extra Help, or lost Extra Help) on (insert date):\_\_\_\_ /\_\_\_/\_ (insert date): \_\_\_\_ /\_\_\_ \_\_\_ ☐ I have both Medicare and Medicaid (or my I am enrolling during the Annual Enrollment state helps pay for my Medicare premiums) Period (October 15-December 7) or I get Extra Help paying for my Medicare prescription drug coverage, but I haven't I am enrolling during a Special Enrollment had a change. Period (insert special enrollment being I am moving into, live in, or recently moved used) out of a Long-Term Care Facility (for ☐ I am enrolled in a Medicare Advantage example, a nursing home or long term care plan and want to make a change during facility). I moved/will move into the facility the Medicare Advantage Open Enrollment Period (MA OEP) (January 1-March 31). (insert date): \_\_\_\_ /\_\_\_ \_\_\_/\_\_ I recently moved outside of the service I moved/will move out of the facility on area for my current plan or I recently (insert date): \_\_\_\_ /\_\_\_ \_\_/\_\_\_\_ moved and this plan is a new option for me. ☐ I recently involuntarily lost my creditable I moved on (insert date):\_\_\_\_\_/\_\_\_/\_\_\_\_/\_\_ prescription drug coverage (coverage as good as Medicare's). ☐ I recently was released from incarceration. Host my drug coverage on I was released on (insert date): \_\_\_\_ /\_\_\_ \_\_\_/\_ (insert date):\_\_\_\_ /\_\_\_/\_ My plan is ending its contract with ☐ I recently returned to the United States Medicare, or Medicare is ending its after living permanently outside of the U.S. contract with my plan I returned to the U.S. on (insert date):\_\_\_\_ /\_\_\_ \_\_/\_\_\_ I recently obtained lawful presence status in the United States. I got this status on (insert date):\_\_\_\_ /\_\_\_ \_\_/\_\_\_\_

I was enrolled in a plan by Medicare (or my state) and I want to choose a different plan.  My enrollment in that plan started on (insert date):  I was enrolled in a Special Needs Plan (SNP) but I have lost the special needs qualification required to be in that plan. I was disenrolled from the SNP on (insert date):  I was affected by an emergency or major		I recently received notice of a Medicare entitlement determination for a retroactive effective date. (Please attach a copy of your entitlement notice.) I was notified on (insert date): /
disaster (as declared by the Federal Emergency Management Agency (FEMA) or by a Federal, State or local government entity.)		
One of the other statements here applied to me, but I was unable to make my enrollment request because of the disaster.		
Name of disaster impacted by:		
Eligibility Period that was missed due to the disaster: (for example, the initial enrollment period, annual enrollment period, open enrollment period, or a special enrollment period).		
I was impacted by a significant network change with my current plan and was notified on (insert date): /	_	

If none of these statements applies to you or you're not sure, please contact Providence Medicare Advantage Plans at 1-800-603-2340 or 503-574-8000 (TTY users should call 711) to see if you are eligible to enroll. We are open seven days a week, 8 a.m. to 8 p.m. (Pacific Time).

# Race/Ethnicity Questionnaire



The following questions are optional. Your responses will help us to better serve all communities.

If you did not find a selection that best describes your racial or ethnic identity in Section 2, please make a selection from the following list. Which of the following describes your racial or ethnic identity? Please check all that apply.

Native Hawaiian or Pacific Islander	American Indian or Alaska Native	Middle Eastern or North African		
☐ Marshallese	American Indian	☐ Middle Eastern		
Communities of the	Alaska Native	North African		
Micronesian Region	Canadian Inuit, Metis,	A		
☐ Tongan	or First Nation	Asian		
White  Caucasian/White (no national affiliation)	Indigenous Mexican, Central American, or South American	☐ Cambodian ☐ Communities of Myanmar ☐ Hmong ☐ Laotian		
Eastern European	Black or African American	South Asian		
Slavic	African American	South Asian		
☐ Western European	Afro-Caribbean			
Other White (African, Australian,	Ethiopian			
New Zealand descent)	Somali			
Other	Other African (Black)			
Other	Afro-Latinx/Bi-racial/			
I don't know.	Other Black			
I don't want to answer.	other black			
If you checked more than one category above, is there one you think of as your primary racial or ethnic identity?  Yes (please specify):  No: I do not have just one primary racial or ethnic identity.  No: I identify as Biracial or Multiracial.  N/A: I don't know.  N/A: I don't want to answer.				
What is your preferred spoken language	je?			
☐ English ☐ Cantones	se 🗌 French	☐ Arabic		
☐ Spanish ☐ Vietname	ese 🔲 Tagalog	Decline/Unknown		
☐ Chinese - Other ☐ Russian	Japanese	Other		
☐ Mandarin ☐ German	☐ Korean			
What is your preferred written language?				
☐ English ☐ Vietname	ese 🔲 Russian	Decline/Unknown		
Spanish Simplifie	d Chinese 🔲 Other			
If you did not find a selection that best describes your gender identity in Section 1, please make a selection from the following list. How do you identify?				
☐ Transgender Male ☐ Non-b	inary Don't know			
Transgender Female Other	Decline to A	nswer		



# 2023 Summary of Benefits

# **Providence Medicare Focus Medical (HMO)**

January 1, 2023 - December 31, 2023

This plan is available in Clackamas, Columbia, Crook, Deschutes, Hood River, Jefferson, Lane, Marion, Multnomah, Polk, Washington, Wheeler, and Yamhill counties in Oregon and Clark County in Washington.

# When you join Providence

You're part of something bigger than an insurance policy. You're part of a community of care, focused on your health and well-being. To help you make the right health care decisions, we're providing this summary of benefits, a succinct guide that breaks down what we would cover and what you would pay if you joined our Providence Medicare Focus Medical (HMO) plan. To be clear, this summary of benefits is just that, a summary. It doesn't list every service that we cover nor every limitation or exclusion. Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

For a complete list of services that we cover, please refer to the Evidence of Coverage (EOC). You can request a printed copy by visiting **ProvidenceHealthAssurance.com/EOC** or by calling our Customer Service department at one of the numbers listed in the "Get in touch" section below.

#### Plan overview

Providence Health Assurance is an HMO, HMO-POS and HMO SNP with Medicare and Oregon Health Plan contracts. Enrollment in Providence Health Assurance depends on contract renewal.

Our plan members get all of the benefits covered by Original Medicare as well as some extra benefits outlined in this summary.

# Who can join?

To join our plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes Clackamas, Columbia, Crook, Deschutes, Hood River, Jefferson, Lane, Marion, Multnomah, Polk, Washington, Wheeler, and Yamhill counties in Oregon and Clark County in Washington.

## Get in touch

Questions? We're here to help seven days a week from 8 a.m. to 8 p.m. (Pacific Time).

- + If you're a member of this plan, call us toll-free at 1-800-603-2340 (TTY: 711)
- + If you're not a member of this plan, call us toll-free at 1-800-457-6064 (TTY: 711)
- + You can also visit us online at **ProvidenceHealthAssurance.com**

# Helpful resources

- + Visit **ProvidenceHealthAssurance.com/findaprovider** to see our plan's Provider Directory or to request a printed copy. You can also call us to have a printed copy mailed to you.
- + To learn more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook, view it online at **www.Medicare.gov** or request a printed copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.

# **Providence Medicare Focus Medical (HMO)**

Monthly Plan Premium	\$128 In addition, you must continue to pay your Medicare Part B premium.
Annual Medical Deductible	\$0 There is no medical deductible for in- or out-of-network services.
Maximum Out-of-Pocket	Your yearly limit(s) for this plan:
Responsibility	In-network: \$3,400

Benefits		In-network	
Inpatient Hospital Coverage <sup>1</sup>		\$250 copayment each day for days 1-5 and \$0 copayment each day for day 6 and beyond	
Outpatient Hosp	oital Coverage <sup>1</sup>	\$250 copayment for outpatient surgery at a hospital facility	
Ambulatory Surgical Center (ASC) Services <sup>1</sup>		\$200 copayment for outpatient surgery at an Ambulatory Surgical Center	
Doctor Visits	Primary Care Provider Visit	\$0 copayment	
Doctor Violes	Specialist Visit <sup>2</sup>	\$20 copayment	
Preventive Care		You pay nothing	
Emergency Care		\$70 copayment If you are admitted to the hospital within 24 hours, the emergency care copayment will be waived.	
Urgently Needed Services		\$50 copayment If you are admitted to the hospital within 24 hours, the urgent care copayment will be waived.	

<sup>Services may require prior authorization.
Services may require a referral from your doctor.</sup> 

# **Providence Medicare Focus Medical (HMO)**

Benefits		In-network		
ices/	Diagnostic Radiology Services (e.g. MRI, ultrasounds, CT scans) <sup>1</sup>	15% of the total cost		
Diagnostic Services, Labs/Imaging	Therapeutic Radiology Services	15% of the total cost		
osti bs/l	Outpatient X-rays	\$0 copayment		
Diagn La	Diagnostic Tests and Procedures <sup>1</sup>	20% of the total cost		
	Lab Services	\$0 copayment		
ያህ ላን	Medicare-Covered <sup>2</sup>	\$20 copayment		
Hearing Services	Routine Exam	\$0 copayment		
Se H	Hearing Aids	\$399 copayment per Advanced hearing aid or \$699 copayment per Premium hearing aid		
ဟ	Medicare-Covered <sup>2</sup>	\$20 copayment		
Dental Services	Embedded Preventive	\$0 copayment Includes exams, cleanings, X-rays; limits apply		
<b>6</b> 7	Optional	Covered for additional premium; see last page of this summary		
S	Medicare-Covered Exams <sup>2</sup> /Screening	\$20 copayment per exam \$0 copayment for glaucoma screening		
Vision Services	Routine Exam	Allowance of up to \$75 per calendar year for a routine vision exam (including refraction)		
ision S	Medicare-Covered Eyewear	\$0 copayment for one pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery		
>	Routine Eyeglasses or Contact Lenses	Allowance of up to \$250 per calendar year for any combination of routine prescription eyewear		
Health ces	Inpatient Visit <sup>1</sup>	\$200 copayment each day for days 1-7 and \$0 copayment each day for days 8-90		
Mental Health Services	Outpatient Individual and Group Therapy Visit <sup>1</sup>	\$20 copayment		

<sup>Services may require prior authorization.
Services may require a referral from your doctor.</sup> 

# **Providence Medicare Focus Medical (HMO)**

Benefits	In-network		
Skilled Nursing Facility (SNF) <sup>1</sup>	\$0 copayment each day for days 1-20 and \$150 copayment each day for days 21-100		
Physical Therapy <sup>1</sup>	\$20 copayment		
Ambulance <sup>1</sup>	\$250 copayment		
Transportation	Not covered		
Medicare Part B Drugs <sup>1</sup>	20% of the total cost		
Alternative Care (combined benefit limit for chiropractic, acupuncture & naturopath services)	Chiropractic: \$20 copayment Naturopath and Acupuncture Specialist: \$20 copayment \$500 plan maximum		
Meal Delivery Program (post- discharge only)	\$0 copayment for 2 meals per day for 14 days, following a qualifying inpatient hospitalization		
Over-the-Counter Items	\$75 allowance every three months (retail card, catalog, online, mail, and telephonic ordering)		
Personal Emergency Response System (PERS)	\$0 copayment		
Wellness Program \$0 copayment for monthly gym membership with participation fitness clubs			
Wig 20% of the total cost for one synthetic wig due to hair lost chemotherapy			

<sup>Services may require prior authorization.
Services may require a referral from your doctor.</sup> 

# **Optional Supplemental Dental**

# **Providence Medicare Focus Medical (HMO)**

#### **Please Note:**

**Optional Benefits:** You must pay an extra premium each month for these benefits.

**Cost Sharing:** While you can see any dentist, our in-network providers have agreed to accept a contracted rate for the services they provide. This means cost sharing will be lower if you see an in-network provider.

Option 1: Providence Dental Basic Benefits include: Preventive (See Page 4) and Comprehensive Dental			
Monthly Premium	Additional \$32.50 per month. You must keep paying your Medicare Part B and monthly plan premium.		
Benefits	In-network Out-of-network		
Deductible	\$50 \$150		
Annual Benefit Maximum	\$1,000 every year		
Diagnostic and Preventive Care*	\$0 copayment You pay 20%		
Basic Care*	You pay 50% You pay 60%		
Major Restorative Care*	You pay 50% You pay 60%		

Option 2: Providence Dental Enhanced Benefits include: Preventive (See Page 4) and Comprehensive Dental			
Monthly Premium	Additional \$45.10 per month. You must keep paying your Medicare Part B and monthly plan premium.		
Benefits	In-network Out-of-network		
Deductible	\$50 \$150		
Annual Benefit Maximum	\$1,500 every year		
Diagnostic and Preventive Care*	\$0 copayment You pay 20%		
Basic Care*	You pay 50% You pay 60%		
Major Restorative Care*	You pay 50% You pay 60%		

<sup>\*</sup>Limitations and exclusions apply. Please refer to your Evidence of Coverage for a complete list of covered dental services. Members must use a Medicare-contracted provider. Out-of-network dentists may charge more than the amount allowed by Providence Medicare Advantage Plans.



# 2023 Summary of Benefits

**Providence Medicare Reverence (HMO-POS)** 

January 1, 2023 - December 31, 2023

This plan is available in Clackamas, Columbia, Crook, Deschutes, Hood River, Jefferson, Lane, Marion, Multnomah, Polk, Washington, Wheeler, and Yamhill counties in Oregon and Benton, Clark, Franklin, Snohomish, Spokane, and Walla Walla counties in Washington.

# When you join Providence

You're part of something bigger than an insurance policy. You're part of a community of care, focused on your health and well-being. To help you make the right health care decisions, we're providing this summary of benefits, a succinct guide that breaks down what we would cover and what you would pay if you joined our Providence Medicare Reverence (HMO-POS) plan. To be clear, this summary of benefits is just that, a summary. It doesn't list every service that we cover nor every limitation or exclusion. Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

For a complete list of services that we cover, please refer to the Evidence of Coverage (EOC). You can request a printed copy by visiting **ProvidenceHealthAssurance.com/EOC** or by calling our Customer Service department at one of the numbers listed in the "Get in touch" section below.

#### Plan overview

Providence Health Assurance is an HMO, HMO-POS and HMO SNP with Medicare and Oregon Health Plan contracts. Enrollment in Providence Health Assurance depends on contract renewal.

Our plan members get all of the benefits covered by Original Medicare as well as some extra benefits outlined in this summary.

# Who can join?

To join our plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes Clackamas, Columbia, Crook, Deschutes, Hood River, Jefferson, Lane, Marion, Multnomah, Polk, Washington, Wheeler, and Yamhill counties in Oregon and Benton, Clark, Franklin, Snohomish, Spokane, and Walla Walla counties in Washington.

## Get in touch

Questions? We're here to help seven days a week from 8 a.m. to 8 p.m. (Pacific Time).

- + If you're a member of this plan, call us toll-free at 1-800-603-2340 (TTY: 711)
- + If you're not a member of this plan, call us toll-free at 1-800-457-6064 (TTY: 711)
- + You can also visit us online at **ProvidenceHealthAssurance.com**

# Helpful resources

- + Visit **ProvidenceHealthAssurance.com/findaprovider** to see our plan's Provider Directory or to request a printed copy. You can also call us to have a printed copy mailed to you.
- + To learn more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook, view it online at **www.Medicare.gov** or request a printed copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.

# **Providence Medicare Reverence (HMO-POS)**

Monthly Plan Premium	\$51 In addition, you must continue to pay your Medicare Part B premium.		
Annual Medical Deductible	\$0 There is no medical deductible for in- or out-of-network services.		
Maximum Out-of-Pocket	Your yearly limit(s) for this plan:		
Responsibility	In-network: \$4,500	Out-of-network: \$10,000 combined	

Benefits		In-network	Out-of-network	
Inpatient Hospital Coverage <sup>1</sup>		\$300 copayment each day for days 1-6 and \$0 copayment each day for day 7 and beyond	30% of the total cost per admission	
Outpatient Hospital Coverage <sup>1</sup>		\$250 copayment for outpatient surgery at a hospital facility	30% of the total cost	
Ambulatory Surgical Center (ASC) Services <sup>1</sup>		\$250 copayment for outpatient surgery at an Ambulatory Surgical Center	30% of the total cost	
5	Primary Care Provider Visit	\$15 copayment	\$25 copayment	
Doctor Visits	Specialist Visit <sup>2</sup>	\$30 copayment \$50 copayment no referral	\$50 copayment	
Preventive Care		You pay nothing	30% of the total cost	
Emergency Care		\$90 copayment If you are admitted to the hospital within 24 hours, the emergency care copayment will be waived.		
Urgently Needed Services		\$50 copayment If you are admitted to the hospital within 24 hours, the urgent care copayment will be waived.		

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

<sup>&</sup>lt;sup>1</sup> Services may require prior authorization.

<sup>&</sup>lt;sup>2</sup> Services may require a referral from your doctor.

# **Providence Medicare Reverence (HMO-POS)**

Benefits		In-network	Out-of-network	
vices/ ing	Diagnostic Radiology Services (e.g. MRI, ultrasounds, CT scans) <sup>1</sup>	20% of the total cost	30% of the total cost	
Diagnostic Services, Labs/Imaging	Therapeutic Radiology Services	20% of the total cost	30% of the total cost	
nost abs,	Outpatient X-rays	\$15 copayment per day	30% of the total cost	
Diagi L	Diagnostic Tests and Procedures <sup>1</sup>	20% of the total cost	30% of the total cost	
	Lab Services	\$0 copayment	30% of the total cost	
	Medicare-Covered <sup>2</sup>	\$30 copayment	30% of the total cost	
ing	Routine Exam	\$0 copayment	Not covered	
Hearing Services	Hearing Aids	\$399 copayment per Advanced hearing aid or \$699 copayment per Premium hearing aid	Not covered	
10	Medicare-Covered <sup>2</sup>	\$30 copayment	30% of the total cost	
<b>Dental</b> <b>Services</b>	Embedded Preventive	\$0 copayment Includes exams, cleanings, X-rays; limits apply		
<b>-</b> σ	Optional	Covered for additional premium; see last page of this summary		
	Medicare-Covered Exams/Screening <sup>2</sup>	\$30 copayment per exam \$0 copayment for glaucoma screening	30% of the total cost per exam 30% of the total cost for glaucoma screening	
ervices	Routine Exam	Allowance of up to \$75 per calendar year for a routine vision exam (including refraction)		
Vision Se	Medicare-Covered Eyewear	\$0 copayment for one pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery	30% of the total cost for one pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery	
	Routine Eyeglasses or Contact Lenses	Allowance of up to \$250 per calendar year for any combination of routine prescription eyewear		

Services may require prior authorization.Services may require a referral from your doctor.

# **Providence Medicare Reverence (HMO-POS)**

Benefits		In-network	Out-of-network	
Health ces	Inpatient Visit <sup>1</sup>	\$275 copayment each day for days 1-6 and \$0 copayment each day for days 7-90	30% of the total cost per admission	
Mental Health Services	Outpatient Individual and Group Therapy Visit <sup>1</sup>	\$30 copayment	30% of the total cost	
Skilled I	Nursing Facility (SNF) <sup>1</sup>	\$0 copayment each day for days 1-20 and \$160 copayment each day for days 21-100	30% of the total cost for each benefit period (days 1-100)	
Physica	Therapy <sup>1</sup>	\$30 copayment	30% of the total cost	
Ambula	nce <sup>1</sup>	\$250 copayment		
Transpo	rtation	Not covered		
Medica	re Part B Drugs¹	20% of the total cost	30% of the total cost	
Alternative Care (combined benefit limit for chiropractic, acupuncture & naturopath services)		Chiropractic: \$20 copayment Naturopath and Acupuncture Specialist: \$30 copayment \$500 plan maximum	Not covered	
Meal Delivery Program (post-discharge only)		\$0 copayment for 2 meals per day for 14 days, following a qualifying inpatient hospitalization	Not covered	
Over-the-Counter Items		\$75 allowance every three months (retail card, catalog, online, mail, and telephonic ordering)		
Personal Emergency Response System (PERS)		\$0 copayment	Not covered	
Wellness Program		\$0 copayment for monthly gym membership with participating fitness clubs		
Wig		20% of the total cost for one synthetic wig due to hair loss from chemotherapy		

<sup>Services may require prior authorization.
Services may require a referral from your doctor.</sup> 

# **Optional Supplemental Dental**

# **Providence Medicare Reverence (HMO-POS)**

#### **Please Note:**

Optional Benefits: You must pay an extra premium each month for these benefits.

**Cost Sharing:** While you can see any dentist, our in-network providers have agreed to accept a contracted rate for the services they provide. This means cost sharing will be lower if you see an in-network provider.

Option 1: Providence Dental Basic Benefits include: Preventive (See Page 4) and Comprehensive Dental			
Monthly Premium	Additional \$32.50 per month. You must keep paying your Medicare Part B and monthly plan premium.		
Benefits	In-network Out-of-network		
Deductible	\$50 \$150		
Annual Benefit Maximum	\$1,000 every year		
Diagnostic and Preventive Care*	\$0 copayment You pay 20%		
Basic Care*	You pay 50% You pay 60%		
Major Restorative Care*	You pay 50% You pay 60%		

Option 2: Providence Dental Enhanced Benefits include: Preventive (See Page 4) and Comprehensive Dental			
Monthly Premium	Additional \$45.10 per month. You must keep paying your Medicare Part B and monthly plan premium.		
Benefits	In-network Out-of-network		
Deductible	\$50 \$150		
Annual Benefit Maximum	\$1,500 every year		
Diagnostic and Preventive Care*	\$0 copayment You pay 20%		
Basic Care*	You pay 50% You pay 60%		
Major Restorative Care*	You pay 50% You pay 60%		

<sup>\*</sup>Limitations and exclusions apply. Please refer to your Evidence of Coverage for a complete list of covered dental services. Members must use a Medicare-contracted provider. Out-of-network dentists may charge more than the amount allowed by Providence Medicare Advantage Plans.

# **Scope of Appointment**

The Centers for Medicare and Medicaid Services requires agents to document the scope of a marketing appointment\* prior to any individual sales meeting to ensure understanding of what will be discussed between the agent and the Medicare beneficiary (or their authorized representative). All information provided on this form is confidential and should be completed by each person with Medicare or their authorized representative.

Please initial below beside the type of product(s) you want the agent to discuss.  (Refer to page 2 for product type descriptions)				
Stand-alone Medicare Prescription	n Drug Pla	ans (Part D)		
Medicare Advantage Plans (Part C	c) and Cos	t Plans		
Dental/Vision/Hearing Products				
Hospital Indemnity Products				
Medicare Supplement (Medigap)	Products			
By signing this form, you agree to a meeting with a sales a Please note, the person who will discuss the products is eit not work directly for the federal government. This individu Signing this form does NOT obligate you to enroll in a plan, automatically enroll you in the plan(s) discussed.	her employe al may also	ed or contracted by be paid based on ye	a Medicare plan. They <u>do</u> our enrollment in a plan.	
Beneficiary or Authorized Representative Signature and	l Signature I	Date:		
Signature:			Signature Date:	
If you are the authorized representative, please sign about	ove and pri	nt below:		
Representative's Name:	Your Relati	onship to the Bene	eficiary:	
To be completed by Agent:				
Agent Name:		Agent Phone:		
Beneficiary Name:	Beneficiary Name: Beneficiary Phone:			
Beneficiary Address:				
Initial Method of Contact: (Indicate here if beneficiary was a walk-in.)				
Agent's Signature:				
Plan(s) the agent represented during this meeting:  Date Appointment Completed:				
Agent, if the form was signed by the beneficiary at time of appointment, provide explanation why SOA was not documented prior to meeting:				

<sup>\*</sup>Scope of Appointment documentation is subject to CMS record retention requirements.

#### Stand-alone Medicare Prescription Drug Plans (Part D)

**Medicare Prescription Drug Plan (PDP):** A stand-alone drug plan that adds prescription drug cover- age to Original Medicare, some Medicare Cost Plans, some Medicare Private-Fee-for-Service Plans, and Medicare Medical Savings Account Plans.

#### Medicare Advantage Plans (Part C) and Cost Plans

Medicare Health Maintenance Organization (HMO): A Medicare Advantage Plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. In most HMOs, you can only get your care from doctors or hospitals in the plan's network (except in emergencies).

Medicare Preferred Provider Organization (PPO) Plan: A Medicare Advantage Plan that provides all Original Medicare Part A and Part B health coverage and sometimes covers Part D prescription drug coverage. PPOs have network doctors and hospitals but you can also use out-of-network providers, usually at a higher cost.

Medicare Private Fee-For-Service (PFFS) Plan: A Medicare Advantage Plan in which you may go to any Medicare-approved doctor, hospital and provider that accepts the plan's payment, terms and conditions and agrees to treat you — not all providers will. If you join a PFFS Plan that has a network, you can see any of the network providers who have agreed to always treat plan members. You will usually pay more to see out-of-network providers.

Medicare Point of Service (POS) Plan: A type of Medicare Advantage Plan available in a local or regional area which combines the best feature of an HMO with an out-of-network benefit. Like the HMO, members are required to designate an in-network physician to be the primary health care provider. You can use doctors, hospitals, and providers outside of the network for an additional cost.

**Medicare Special Needs Plan (SNP):** A Medicare Advantage Plan that has a benefit package designed for people with special health care needs. Examples of the specific groups served include people who have both Medicare and Medicaid, people who reside in nursing homes, and people who have certain chronic medical conditions.

Medicare Medical Savings Account (MSA) Plan: MSA Plans combine a high deductible health plan with a bank account. The plan deposits money from Medicare into the account. You can use it to pay your medical expenses until your deductible is met.

**Medicare Cost Plan:** In a Medicare Cost Plan, you can go to providers both in and out of network. If you get services outside of the plan's network, your Medicare-covered services will be paid for under Original Medicare but you will be responsible for Medicare coinsurance and deductibles.

**Medicare Medicaid Plan (MMP):** An MMP is a private health plan designed to provide integrated and coordinated Medicare and Medicaid benefits for dual eligible Medicare beneficiaries.

#### **Dental/Vision/Hearing Products**

Plans offering additional benefits for consumers who are looking to cover needs for dental, vision or hearing. These plans are not affiliated or connected to Medicare.

#### **Hospital Indemnity Products**

Plans offering additional benefits; payable to consumers based upon their medical utilization; sometimes used to defray copays/coinsurance. These plans are not affiliated or connected to Medicare.

#### **Medicare Supplement (Medigap) Products**

Plans offering a supplemental policy to fill "gaps" in Original Medicare coverage. A Medigap policy typically pays some or all of the deductible and coinsurance amounts applicable to Medicare-covered services, and sometimes covers items and services that are not covered by Medicare, such as care outside of the country. These plans are not affiliated or connected to Medicare.

#### IMPORTANT INFORMATION:

#### 2023 Medicare Star Ratings



Providence Medicare Advantage Plans - H9047

For 2023, Providence Medicare Advantage Plans - H9047 received the following Star Ratings from Medicare:

 Overall Star Rating:
 ★★★★☆

 Health Services Rating:
 ★★★☆

 Drug Services Rating:
 ★★★☆

Providence

Medicare Advantage Plans

Every year, Medicare evaluates plans based on a 5-star rating system.

#### Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

More stars mean a better plan – for example, members may get better care and better, faster customer service.

The number of stars show how well a plan performs.

★★★★ EXCELLENT

★ ★ ★ ☆ ABOVE AVERAGE

★★☆☆ AVERAGE

★★☆☆☆ BELOW AVERAGE

1/1

★☆☆☆☆ POOR

#### Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at medicare.gov/plan-compare.

#### Questions about this plan?

Contact Providence Medicare Advantage Plans 7 days a week from 8:00 a.m. to 8:00 p.m. Pacific time at 800-457-6064 (toll-free) or 711 (TTY). Current members please call 800-603-2340 (toll-free) or 711 (TTY).

H9047\_2023AM36\_M MDC-541A



### Multi-Language Insert

#### Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-603-2340 (TTY: 711). Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-603-2340 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务,帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务,请致电 1-800-603-2340 (TTY: 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問,為此我們提供免費的翻譯 服務。如需翻譯服務,請致電 1-800-603-2340 (TTY: 711)。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-603-2340 (TTY: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-603-2340 (TTY: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-800-603-2340 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí .

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-603-2340 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.



Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-603-2340 (TTY: 711)번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-603-2340 (ТТҮ: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على(TTY: 711) 003-603-00-1. سيقوم شخص ما بتحدث العربية بمساعدتك. هذه خدمة مجانبة.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-603-2340 (TTY: 711) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-603-2340 (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-603-2340 (TTY: 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan1-800-603-2340 (TTY: 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-603-2340 (TTY: 711). Ta usługa jest bezpłatna.

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